

PATENTAttorney Docket No. **TFUND-04809****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Thompson et al.
Serial No.: 09/703,562 Group No.: 3622
Filed: 11/01/2000 Examiner: D. Champagne
Entitled: Methods And Systems For Applying Rebates To Higher Education

**SECOND DECLARATION OF LARRY HAUGEN
PURSUANT
TO 37 CFR 1.132**

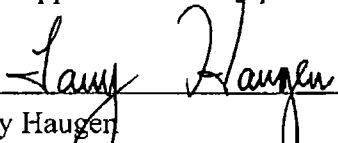
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I, Larry Haugen, state as follows:

1. In my present position, I serve as a consultant to TuitionFund, LLC in the areas of strategic planning, research and analysis, media promotion, financial systems and other administrative matters. Prior to providing consulting services to TuitionFund, LLC, I was a financial executive with a major television station broadcasting group. Earlier in my career, I was a certified public accountant with Arthur Young & Co., a predecessor company to the accounting firm of Ernst & Young.
2. I have reviewed the Office Action dated December 14, 2007.
3. TuitionFund has just entered into a letter of intent to license its technology on a non-exclusive basis to a top-ten U.S. regional bank to make the claimed system available to more than 2,750,000 of the bank's debit and credit card account holders. This is strong evidence of commercial success and certainly distinguishes the claimed invention from systems such as those of Lidman and Schultz, which have not had widespread commercial success due, in part, to the burdens they place on the merchant and the members.

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4. I further declare that all statement made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



Larry Haugen

Date: February 5, 2008